

What is claimed is:

1. A computerized system for the integration of employer and employee data, comprising:
 - a. data repository for storing integrated employer and employee meta-accounts;
 - b. an integration system that enables third party applications to access said data repository;
 - c. a presentation system to provide interface services;
 - d. a business logic system that provides application services to said presentation system;
2. The computerized system for employer and employee data of claim 1, further comprising:
 - a. a single employer account;
 - b. an n-tier hierarchical organizational entity account structure, where n ranges from zero to any number;
 - c. a series of employee accounts further comprising a relationship linkage mechanism wherein:
 - an inheritance relationship among 2.a, 2.b and 2.c;
 - a non-inheritance relationship among 2.a 2.b and 2.c, and
 - an augmentation relationship among 2.a, 2.b and 2.c.

3. The computerized system of claim 1 wherein said services of said business logic systems comprise:

- a. accounting services;
- b. benefits services;
- c. insurance services;
- d. banking services;
- e. merchandising services; and
- f. information services.

4. The computerized system of claim 1 wherein said presentation system permits a customer to directly access and manage the services of said business logic system.

5. The computerized system of claim 3 wherein said presentation system enables a customer service representative to directly access and manage the services of said business logic system.

6. The computerized system of claim 1 wherein said presentation system enables a user to access and manage the services of said business logic, using an access device selected from the group of:

- a. a kiosk;
- b. a telephone using touch-tones and/or voice;
- c. a personal digital assistant; and
- d. a personal computer.

7. A method of identifying individuals using the system of claim 1 through a customer service representative.

8. A method of identifying individuals using the system of claim 1 directly through a login process either through said integration system or through said presentation system.

9. A method of classifying individuals using the system of claim 1 as either a current customer or a prospective customer, and further as a representative of an employer or an employee.

10. The computerized system of claim 2 comprising:
employer organization entity accounts.

11. The computerized system of claim 1 wherein said services comprise:
a service by service providers.

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